

The Hyde Park Bank and Out-of-State Loans

At a meeting at Montpelier, October 30, the Farmers' Club listened to a speech by Hon. John H. Senter, who volunteered for the edification of the club this statement: "The Hyde Park Bank says it does not loan outside of Vermont, but it deposits money outside the state."

So much has been said in regard to the attitude of the Hyde Park Bank—some truthful, some otherwise—that perhaps an authoritative statement may interest our readers. The bank makes this broad statement:

That, aside from funds deposited on call in New York or Boston, this bank has never loaned a dollar since its organization except on Vermont security or on paper guaranteed by a first-class Vermont name or names. It does not decline to receive out-of-state collateral if it believes the home name is good.

It makes every effort to place its idle, or so-called "call money" with Vermont banks rather than out-of-state banks; but every bank so far as we ever knew, keeps a part of its idle money in those reserve cities authorized by Section 4659 of the Vermont Statutes. But this bank has never made deposits West or South even under this statute, but confined them to cities in New England and New York.

It has been the policy of the Hyde Park Savings Bank always to keep financially strong so that it might at any time respond to any call upon it by any Vermont, and it has today on hand and on deposit "on call" in Boston and New York and in loans to Vermont banks \$280,273.37.

Within the last 90 days this bank has said to practically every savings bank in Vermont: "We prefer to keep our deposits in Vermont rather than in New York and Boston banks, and if you can use the money of this bank at 4 per cent, we shall be glad to place it with you."

From the suggestion of Mr. Senter the inference could be fairly drawn that the Hyde Park Bank was indirectly loaning money outside the state through this practice of making deposits outside the state. What else can he mean when he uses the word "but" as he does? We repeat this quotation:

The Hyde Park Bank says it does not loan outside of Vermont, but it deposits money outside of the state."

The bank has not had a deposit out of the state for many years, if at all, that paid more than 4 1/2 per cent interest; and the suggestion that it was in this way getting around or avoiding its idea of making loans outside the state is entirely gratuitous.

The Hyde Park Bank courts investigation by everybody, whether they are interested as depositors or otherwise; and the bank is more than pleased that Mr. Senter has given it an opportunity to bring to the public's notice the fact—that it probably is a fact—that the Hyde Park Bank carries a larger percentage of its assets "on call," and where it can put its hand upon them at a moment's notice, than any other bank in the state. In no other way could this bank be so powerful a factor in the financial affairs of the state.

In no other way could it be prepared to respond to all calls, large or small, not only from individuals but from its neighbor Vermont banks. There are very few banks in Vermont that do not understand that if in need of funds to take care of their customers they can come to the Hyde Park Bank and will probably get the money.

This may not always be true; but there has not been a day in the last four years when the Hyde Park Bank has not been in condition to respond, and has responded, to every call of this kind from its neighbor banks.

It costs the bank something in loss of interest to do this, for there hasn't been a time for years that it could not send the same money West and get from 6 to 8 per cent. But it is entirely satisfied and content to do business as it is now doing, because its phenomenal growth shows that its action is appreciated by the good people of Vermont.

Its average deposits have exceeded its withdrawals for every day in the last five years, barring Sundays and holidays, \$900 per day.

The Bank returns its thanks to Mr. Senter for giving this opportunity through the columns of the News and Citizen to state its position fully and explicitly.—[News and Citizen.]

ADVERTISED LETTERS.

Men—Lewis P. Allen, Edson H. Bowser, Wells Butler, R. M. Curley, J. F. Field, Walter Forester (2), Adolphus Godette, H. L. Godette, Chas. D. Gibson, Frank J. Healey, Chas. R. McKellar, A. B. Pratt, Dr. E. R. Richards, Roy Shaket, H. E. Wiggins, Weston Wilber.

Women—Miss Alice Gagnon, Mrs. Abbie Newton, Mrs. Irene V. Whalen.

It takes a smart man to conceal his ignorance.

NEWFANE

Notes from the Deer Hunters.

Among the successful deer hunters are the following: Samuel Wiswall, on his own farm, weight of animal 165 pounds, with six points. Frank Gould of Wardsboro killed one on Rev. F. M. Wiswall's land which weighed 210 pounds and had nine points. George Howard killed a 125-pounder on Walter Eager's farm, and John Howard a spike-horn of 150 pounds weight on Walter Park's premises. Last year four deer were shot by members of the Howard family. Frank Rowe brought down one weighing 250 pounds at J. D. Maher's Friday. Fred W. Underwood, who was at Benson cabin with Murray Tucker and a party of five from Brattleboro, secured a buck weighing 300 pounds a short distance from the cabin near the top of Newfane hill. Lewis Bills, while near the Newfane station, dropped a buck weighing 185 pounds. Wilson Winchester, on his own meadow Monday, dropped an 8-point buck weighing about 100 pounds. He was milking when Mrs. Winchester looked out of the window and saw five deer standing together not far from the house. She called Mr. Underwood, who from a position at the back door, dropped the buck. Earl Lackey and Nelson Smith are each reported to have been successful in Brookline. Richard Pierce of Townsend shot a moose deer in the Rutland pasture, near Rev. F. M. Wiswall's, making four slain in that neighborhood this season.

Leon Pike has finished work on the railroad.

The jelly mill closed for the season Wednesday.

Miss Mabel Phillips spent Sunday with friends in South Londonderry.

Mrs. J. N. Covey returned Saturday night from her visit in Hill, N. H.

Miss Maud Rayner is at work as clerk for F. L. Lowe in Townsend.

Charlie Benson went Saturday to work in the Smith livery stable in Hinsdale.

Mrs. Jeannette Gates went Saturday to stay a few days with relatives in Brattleboro.

Miss Ruth Wheeler came Tuesday to visit relatives here during the school vacation.

Mrs. C. A. Nichols and little son, Wayland, left Saturday to visit relatives in Lunenburg.

Miss M. L. Platt returned Monday morning from a stay of two weeks in Williamsville.

Frank Rowe and family, who began moving a week or two ago, are settled in their new home.

Mrs. Sarah Pierce of Westminster came Tuesday to spend a few weeks with her father, J. D. Pierce.

The mercury Tuesday morning broke the record for the season, running down to 12 degrees below zero.

Mr. Bancroft and Mr. Spencer of Springfield were guests at Maple Row farm for the hunting season.

J. H. Underwood is loading the seventh carload of apples he has shipped over the West River railroad.

Mr. and Mrs. Henry Warren of Putney were guests of Mrs. Sophia Warren and her son, A. G. Warren, Sunday.

Mrs. John Walte and two children of Randolph came Saturday to visit her grandmother, Mrs. D. S. Ballou.

Mr. and Mrs. Virgil Ranney went to South Londonderry Wednesday to visit Mr. Ranney's cousin, Mrs. Stewart.

Mrs. F. W. Underwood left Tuesday to spend a few weeks with her niece, Miss Fannie and Miss May Higgins, in Taunton.

Miss Christie Benson of Enosburg Falls came Tuesday to visit her sister, Miss Margaret Benson, at the Windham County House.

Jesse Harvey of Enosburg Falls came Saturday to visit his parents, Mr. and Mrs. A. C. Harvey, and to enjoy the hunting season.

Delbert Ingram of West Brattleboro has spent several days in town hunting, being the guest of his sister-in-law, Mrs. Lilla Ingram.

The annual church meeting of the Congregational church and society will be held as usual the first Tuesday in December at 2 p. m. in the church vestry.

Mrs. Alice Mott returned Tuesday from a visit of two weeks with relatives in Springfield, Windsor and in the home of her son, Merton Mott, in Brattleboro.

Mrs. A. N. Sherman of Williamsville was a guest of her mother, Mrs. D. S. Ballou, for a few days the first of the week, and took home with her a niece, Miss Mildred Walte.

In the Sunday school last Sunday Mrs. G. K. Carter, Miss Margaret Randall and Miss Covey were chosen a general committee to make arrangements for the usual Christmas celebration.

Miss Elizabeth Hunter, teacher in No. 4, visited the village school Wednesday morning and in the afternoon with Mr. Edith Farnum, teacher of the village school, visited the Brattleboro schools.

Mrs. Newell Jenison of Townsend died Nov. 14 in the home of her mother, Mrs. Stephen Foster, about a mile below the village. An obituary of Mrs. Jenison will be found in the Townsend correspondence.

Mr. and Mrs. A. C. Winchester and daughter, Edwin, of Brattleboro, were here three days this week with their aunt, Mrs. C. A. Winchester, Mr. and Mrs. A. W. Bushnell of Brattleboro were guests of Mrs. Winchester Tuesday.

Although last Thursday was a rainy day the Edwards auction was well attended and the old-fashioned boiled dinner, served at noon by the ladies' aid society, made the church dining-room, was well patronized.

Mrs. S. E. Brown, who spent a week in the home of her son, James Brown, returned to Pittsburg Monday. Mrs. Coleman, the nurse who had been caring for Mrs. James Brown, returned to Pittsburg Tuesday.

Miss Mary Miller of Brattleboro, formerly of this place, underwent an operation for appendicitis last week Wednesday in the Rockingham hospital. Friends here are pleased to learn she seems to be making a good recovery.

Mrs. G. E. Davidson left Monday to return with her mother, Mrs. Lucinda Andrews, who has spent the summer at Davidson Maples, to her home in Richmond. Mrs. Davidson will visit her brother, Dr. Andrews, and other relatives in Burlington before returning home.

Mrs. G. K. Carter left Saturday to spend two weeks with Mrs. Coleman in Springfield. Mr. Carter will go today for a few days visit in Boston and will preach on Sunday in Quincy, Mass., in the place where he first attended church. He will make a brief visit with old friends in that place.

Mr. and Mrs. Dyke Maher and daughter, Madeline, have been spending a few days in the home of Mr. Maher's uncle, J. D. Maher. Before coming here they had visited in Washington, New York city and many other places in the East and Monday they left here for their home in Fairfax, Oklahoma.

Albert Phillips sold last week a new threshing machine to Arthur Radway, a Gray gasoline engine to the Howard brothers and to George Goodenough a h. p. Gray gasoline engine with sawing outfit. He recently sold W. H. Britton of Guilford Centre a 5 h. p. Gray gasoline engine with sawing outfit and a threshing machine.

Mr. and Mrs. Claude A. Maher of Readsville came Sunday to visit his parents, Mr. and Mrs. J. D. Maher. Mr. Maher returned home by team the same day and Mrs. Maher the day following.

TOWNSHEND

The Special Town Meeting.

A special town meeting was held Monday forenoon at 10 o'clock. P. H. Rutting, moderator, called the meeting to order, and the clerk, C. W. Cutler, read the warrant. The first article was to see if the town would lengthen the school year to 36 weeks. After some discussion and explanation by the school directors it was voted to instruct the directors to arrange for a 36 weeks school year. It was voted to instruct the directors to see if the town would instruct the school directors to maintain a school in district No. 3, which places the responsibility back on the school directors. Many of the residents have a feeling that such a matter should be settled by the voters of that particular district.

The third article called for action by the town on the matter of purchasing land for the purpose of changing the sanitary conditions at the village school-house. It was voted that the school directors and the selectmen constitute a committee to make such a purchase. Article four was to see if the town would vote to build a foot bridge over the river, near the farm of the farm of Clarence Truendell. While there was much to be said in favor of such a bridge, there were serious difficulties to be overcome. It was voted to refer the matter to the selectmen for investigation, report to be made at the annual meeting in March.

Article five was to see if the town would raise additional money for the support of the schools made necessary by the lengthening of the school year. It was voted to instruct the selectmen to make a report of the money raised at the school year, and the article was dismissed.

There being no other business the meeting was adjourned at 11:30.

An interesting feature of the town meeting was the presence of the women, who came out in great numbers.

It was expected that opposition would develop to some of the resolutions proposed, and great interest was manifested by the mothers who have children in the schools. It furnished an excellent opportunity for the women of the town to see if the women could vote, and would attend the meetings. It was an orderly and harmonious, and of opinion developing in regard to any of the questions before the meeting excepting that referring to district No. 3.

Mrs. Newell Jenison.

Mrs. Mabel E. Jenison, wife of Newell Jenison of this town, died in the home of her mother, Mrs. Stephen Foster, in Townsend, Nov. 14th. Mabel Elizabeth McCoy was born in Shaftsbury June 4, 1885, and was therefore 27 years old last June. She was the daughter of William and Lona (Purdy) McCoy. Her parents moved to Dover where she was a small child. Her girlhood days were spent in that town, where she attended the public schools. With the exception of a few years spent in Montreal, Canada, her life was spent in Windham County. She was married to Newell Jenison of this town April 9, 1909. Not long after her marriage she was seized with violent rheumatism of the lungs, and it was soon discovered that she was a victim of the dread disease, tuberculosis. She possessed great vitality and a hereditary love for life, but the inevitable was only a question of time. She was a great sufferer, but always bore her trials with fortitude and cheerfulness. She was naturally of a bright and active temperament and had many friends who mourn her death.

The funeral service was held on Sunday in the home of her mother, Mrs. Stephen Foster, in Townsend. Rev. J. C. Foster, pastor of the Methodist church, officiated and Mr. and Mrs. O. R. Wright of Newfane sang "Nearer, My God, to Thee," and "Some Day We'll Understand." The burial was in the cemetery of the Methodist church. Besides her mother, Mrs. Stephen Foster, her father, Mr. Newell Jenison, her brothers, Mr. and Mrs. R. W. Snyder, Mr. and Mrs. Daniel McCoy, Mr. and Mrs. Lawrence of Townsend, Mrs. Henry Niles of Manchester and Mrs. Minnie Cobb of Brattleboro, also three brothers, Mr. and Mrs. J. C. Foster, Mr. and Mrs. Fitchburg and Charles of Brattleboro.

George Rydell is at home for the hunting season.

Mrs. Phoebe Holden is reported somewhat better this week.

Horace Gale of Brookline began work in Willard's mill Monday.

Miss Salina Derby is in Orange, Mass., to remain through the winter.

The village schools will close on Wednesday for the Thanksgiving recess.

Mrs. J. Dale of Springfield, Mass., visited Sunday with her daughter, Miss Maud Radway of Newfane, began work Monday as clerk in Fred L. Lowe's store.

The public library will be closed next week while the repairs are being made on the building.

A regular communication of Blazing Star lodge, F. & A. M., was held on Tuesday evening.

Miss Myra Hobart is having her walks repaired and raised. Herbert Kidder has charge of the work.

C. H. Willard's mill was closed Monday forenoon to allow the men to attend the special town meeting.

Herbert Stone of Brattleboro is visiting his husband's parents, Mr. and Mrs. Alonzo F. Stone.

Mrs. Charles H. B. Seliger left Monday with her little son, Robert Louis, for a visit in Augusta, Maine.

Robert Seliger is ready for Europe on Saturday with a Mr. Brown. He will tour the continent as chauffeur for Mr. Brown.

Mrs. Elroy Snow went today, Friday, for an extended visit with her son and wife, Mr. and Mrs. Clarence Snow, in New York.

Lytle Batchelder, of the class of 1912, Leland and Gray seminaries, has returned from his studies and has entered Middlebury college.

Haynes Sanders is at home this week at work on his water works. He has running water connected with the Congregational parsonage.

Mrs. Fred Lawrence entertained her sister, Mrs. McField, the first of the week. She came from Jamaica after a visit with her father.

The following people have each secured a deer to date: Richard Pierce, Carroll Franklin, Lyman Gale, John Jenkins and Fred Lawrence.

Birdie Putnam of West Wardsboro took the teachers' examination on Thursday forenoon. She was the guest of Mrs. R. W. Snyder while in town.

South Alma Cummings spent Sunday in South Londonderry with the family of John Cummings. She was accompanied by her little daughter, Beatrice.

Leland and Gray seminaries will close their doors for the Thanksgiving vacation. The school will be closed the entire week, beginning again Dec. 3.

A union Thanksgiving service will be held in the Congregational church on the evening of Thanksgiving day at 7:30, with sermon by Rev. Charles H. B. Seliger.

The baked bean supper served by the ladies of the Baptist church in the vestry Friday evening was well attended, and all report a good supper and a good time.

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